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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Brandy	
	Write the name that is on your government-issued picture identification (for example, your driver's	First name	First name
		Middle name Terry	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years Include your married or maiden names.	First name	First name
		Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4325	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Brandy First Name	I erry Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	5438 N Kimball Ave # 1 Number Street	Number Street
	ChicagoIllinois60625CityStateZip Code	City State Zip Code
	Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Brandy			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	ie		
 The chapter of the Bankruptcy Code you are choosing to file under 		scription of each, see <i>Notice Req</i> als. Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lim	ow you may pay. Typically, if you oney order If your attorney is a card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Compared to a waived (You may request a required to, waive your fee, and that applies to your family siden, you must fill out the Application.	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin			b you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Brandy Terry __ Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 First Name First Name Terry Case number (if known) Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
	About Debtor 1:		Ab	out Debtor 2 (Sp	pouse Only in a Joint Case):	
15. Tell the court	You must check one:		You	You must check one:		
whether you have received briefing about credit counseling.	counseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.	
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.	
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	I certify that I asked for credit counseling from an approved agency, but was unable obtain those services during the 7 days at made my request, and exigent circumstan merit a 30-day temporary waiver of the requirement.		ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances	
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
	with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			e dismissed if the court is dissatisfied for not receiving a briefing before truptcy.	
	receive a briefing must file a certifica with a copy of the			receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	
		he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only imited to a maximum of 15 days.	
	I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:	
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.	

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Debtor 1 Brandy First Name	Terry Middle Name Last N		f known)			
	estions for Reporting Purposes	valle				
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pring No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus	marily for a personal, family, or house siness debts? Business debts are stment or through the operation of	e debts that you incurred to obtain of the business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		ot property is excluded and administrative secured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million				
Part 7: Sign Below	11	To the control of a feet				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Brandy Terry Signature of Debtor 1		re of Debtor 2			
	Executed on 2/3/2017 MM / DD / Y		ted on			

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Debtor 1 Brandy		Terry	Case number (if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, 0	or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sche	dules filed with the petition is incorrect.
attorney, you do not	•	, ,		·
need to file this page.	/s/ Corey Walters		Date	2/3/2017
	Signature of Attorney for	or Debtor	 i	MM / DD / YYYY
	,			
	Corey Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		Email address	cwalters@semradlaw.com
			Illinoi	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brandy		Terry
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,860.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,860.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,095.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$530.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,275.00
Your total liabilities	\$22,900.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$3,591.64
Copy your combined monthly income from line 12 of Schedule I	
F. Cabadula II Vaux Funances (Official Form 106 I)	
5. Schedule J: Your Expenses (Official Form 106J)	\$3,216.00

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Deb	tor 1 Brandy	A	Terry	Case number (if known)						
Dort	First Name	Middle Name	Last Name	rde						
Part	Part 4: Answer These Questions for Administrative and Statistical Records									
6. A	re you filing for bankrup	tcy under Chapters 7, 11, o	r 13?							
Г	No. You have nothing	to report on this part of the fo	orm. Check this box and submi	it this form to the court with your other sch	edules.					
	Yes.									
										
7. W	hat kind of debt do you									
Ŀ			umer debts are those incurred b Fill out lines 8-10 for statistical	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.						
_				nis part of the form. Check this box and sub	amit					
L		with your other schedules.	ou have nothing to report on the	ns part of the form. Offeck this box and suc	Jillit					
		6 O	0	allala in a constant of the constant						
		R , Form 122B Line 11; OR , Fo	ne: Copy your total current mor orm 122C-1 Line 14.	ntnly income from Oπicial	\$5,586.44					
9.	Copy the following spe	opy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedu	le E/F, copy the following:		Total claim						
				\$0.00						
	9a. Domestic support ob	ligations (Copy line 6a.)		Ψ0.00						
	9b. Taxes and certain oth	ner debts you owe the govern	ment. (Copy line 6b.)	\$530.00 ——————————————————————————————————						
	9c. Claims for death or p	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00						
0.1.01.1.1.1.1		(0 1 01)		\$0.00						
	9d. Student loans. (Copy line 6f.)									
	9e. Obligations arising of priority claims. (Copy line		or divorce that you did not repo	ort as \$0.00						
		3-7		\$0.00						
	9f. Debts to pension or p	profit-sharing plans, and other	similar debts. (Copy line 6h.)							

\$530.00

9g. Total. Add lines 9a through 9f.

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						_		
Fill in this	information	to identify your o	ase:					
Debtor 1	Brand	•			Terry			
Debtor 2	First	Name	Middle N	lame	Last Name			
(Spouse, if f	iling) First	Name	Middle N	lame	Last Name			
United St	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)			
Case nun (If known)	nber							_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	erty					12/
category responsib write you Part 1:	where you to ble for supply r name and Describe	hink it fits best. I ying correct infor case number (if I Each Residenc	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd ace pace i very q nd, or	Other Real Estate You Own or	eople are to this fo r Have a	e filing together, both a orm. On the top of any a on Interest In	re equally
_	u own or ha No. Go to l		quitable interest i	ın any	residence, building, land, or similar	r propert	y?	
		is the property?						
1.1		ess, if available, or	other description		t is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	y.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: nims Secured by Property. Current value of the portion you own?
					_and			
	Number	Street		Ħ.	nvestment property Fimeshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who one.	Other		Check if this is co (see instructions)	mmunity property
If you	own or have	e more than one, I	ist here:		er information you wish to add abou erty identification number <u>:</u>	ıt this ite	m, such as local	
1.2	Street addre	ess, if available, or	other description		t is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home _and	y.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number	Street State	Zin Code	Ħ.	nvestment property Fimeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	Oity	State	Zip Code	Who one.	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	r	(see instructions)	emmunity property

property identification number:

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Debtor 1	Brandy First Name	Middle Name	Terry Last Name	Case number	(if known)	
1.3Stre	eet address, if available, or of	\ 	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nu	mber Street / State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
		[[[Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	Check if this is co (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. W	ortion you own for a rite that number h	all of your entries from Part 1, includere.	uding any entries	for pages	
Do you ov		equitable interest	t in any vehicles, whether they are			
	ans, trucks, tractors, sport u		also report it on Schedule G: Executo cycles	ry Contracts and L	Inexpired Leases.	
3.1	Model: Year:	LINCOLN MKZ 2008	Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2008 LINCOLN MKZ	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$10000.00	Current value of the portion you own? \$10000.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?

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DIOI I	Brandy First Name	Middle Name	Terry Last Name	Case numbe	er (it known)		
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Fured claims on Schedule aims Secured by Propert	
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nly	Current value of the entire property?	Current value of the portion you own?	
			At least one of the debtor	s and another		·	
			Check if this is communinstructions)	nity property (see			
3.4	Make		Who has an interest in the one.	property? Check		claims or exemptions. F	
	Model: Year:		Debtor 1 only			secured claims on Schedule re Claims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
		•	er recreational vehicles, other it, fishing vessels, snowmobiles,	•			
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>	
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>	
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 or	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Fured claims on Schedule aims Secured by Property Current value of the portion you own?	
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessor property? Check nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 or	motorcycle accessor property? Check nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the	
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F	
4.1	Make Model: Other information: Make Model: Make Model: Make Model: Model: Model: Model: Model: Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?	
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check hly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fured claims on Schedule ims Secured by Propert	
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the	
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 and Debtor 2 or Check if this is communinstructions) Who has an interest in the one. Debtor 1 and Debtor 2 or Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert	
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the	

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De	btor 1	Brandy			Terry	Case number (if known)	
		First Name		Middle Name	Last Name		
Par	t 3:	Describe Y	our Personal a	nd Household I	items		0 1 1 1 1 1
Do	you	own or hav	e any legal or	equitable intere	est in any of the follow	ving items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings liances, furniture,	linens, china, kitche	enware		
ш.	No						1
✓	Yes. L	escribe	USED FURNITUR	E			\$650.00
E		ronics les: Television:	s and radios; audi	o, video, stereo, an	d digital equipment; comp	outers, printers, scanners; music	
abla		escribe	USED ELECTRON	NICS			\$750.00
_							
E		•	and figurines; pain	•	ner artwork; books, pictures collections, memorabilia, o		
Ħ		escribe					
		les: Sports, ph		ise, and other hobb musical instrumen		ool tables, golf clubs, skis; canoes	
✓	No						_
	Yes. D	escribe					<u> </u>
). Fire Examp		es, shotguns, am	munition, and relate	ed equipment		
✓	No						
	Yes. D	escribe					
	1. Clot Examp		clothes, furs, leath	er coats, designer v	wear, shoes, accessories		
	No						_
✓	Yes. D	escribe	USED CLOTHING	ì			\$350.00
	2. Jew Exampl			ewelry, engagemen	t rings, wedding rings, hei	irloom jewelry, watches, gems,	1
☑	No	_					7
Ш	Yes. D	escribe					
		-farm animal les: Dogs, cats	s, birds, horses				
✓	No						
	Yes. D	escribe					
14	4. Any	other person	al and househol	d items you did no	ot already list, including	any health aids you did not list	1
☑	No						
	Yes. D	escribe					
			-			s for pages you have attached	\$1750.00

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Terry Debtor 1 Brandy Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: **US BANK** \$90.00 17.1. Checking account: \$0.00 17.2. Checking account: BANK OF AMERICA 17.3. Savings account: CHICAGO PATROLMAN'S FCU \$20.00 17.4. Savings account: BANK OF AMERICA \$0.00 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Brandy		Terry	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pensio Examples: Interests in I		, thrift savings accounts	s, or other pension or profit-sharing plans	
	No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			.
	separately.	Pension plan:	CTA PENSION		\$0.00
		IRA:	<u> </u>		· ·
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			·
		Rented furniture:			·
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or for	r a number of years)	· _
	✓ No Yes	Issuer name and description:			
					· -

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Debte	or 1 Brandy		ber (if known)	
24.		Middle Name Last Name n education IRA, in an account in a qualified ABLE program, or under a qualified 30(b)(1), 529A(b), and 529(b)(1).	state tuition program.	
	No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. §	§ 521(c):	
	-			
25.	Trusts, equitable for	ble or future interests in property (other than anything listed in line 1), and right r your benefit	s or powers	
	✓ No Yes. Descri	ibe		
26.		rights, trademarks, trade secrets, and other intellectual property met domain names, websites, proceeds from royalties and licensing agreements		
	Yes. Descri	ibe		
27.		chises, and other general intangibles ding permits, exclusive licenses, cooperative association holdings, liquor licenses, profe	essional licenses	
	Ves. Descri	ibe		
Mon	ey or propert	ty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or propert			portion you own?
				portion you own? Do not deduct secured
	Tax refunds owe ✓ No ☐ Yes. Give sp	ved to you pecific information	Federal:	portion you own? Do not deduct secured
	Tax refunds owe ✓ No Yes. Give sp about	red to you	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe ✓ No Yes. Give sp about you alı	pecific information them, including whether		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds own No Yes. Give sp about you all and th Family support	pecific information them, including whether iready filed the returns ne tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of	pecific information them, including whether iready filed the returns ne tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle	State: Local: ment, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State: Local: ment, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of	pecific information them, including whether iready filed the returns ne tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle	State: Local: ment, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of	pecific information them, including whether iready filed the returns ne tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle	State: Local: ment, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of	pecific information them, including whether iready filed the returns ne tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle	State: Local: ment, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own ✓ No Yes. Give spabout you alrand th Family support Examples: Past of No Yes. Give sp	pecific information them, including whether iready filed the returns he tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle pecific information	State: Local: ment, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of No Yes. Give spatial Yes.	pecific information them, including whether iready filed the returns ne tax years due or lump sum alimony, spousal support, child support, maintenance, divorce settle	State: Local: ment, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Wo Other amounts Examples: Unpair Social	pecific information them, including whether lready filed the returns le tax years	State: Local: ment, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds own No Yes. Give spabout you alrand th Family support Examples: Past of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Unpair Social	pecific information them, including whether lready filed the returns le tax years	State: Local: ment, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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31.		Terry	Case number (if known)	
31.	First Name Middle Na	me Last Name		
	Interests in insurance policies Examples: Health, disability, or life insurance;	health savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, experimental because someone has died. No Yes. Describe		y, or are currently entitled to receive	
33.	Claims against third parties, whether or n Examples: Accidents, employment disputes, i		a demand for payment	
34.	Other contingent and unliquidated claims to set off claims No Yes. Describe	of every nature, including countered	claims of the debtor and rights	
35.	Any financial assets you did not already list No Yes. Describe	st		
36.	Add the dollar value of all of your entries f for Part 4. Write that number here			\$110.00
Part			nterest In. List any real estate in Part	:1.
37.	Do you own or have any legal or equitable No. Go to Part 6. Yes. Go to line 38.	interest in any business-related pr	C	Current value of the ortion you own?
38.	Accounts receivable or commissions you	already earned	0	r exemptions
	✓ No Yes. Describe			
	Office equipment, furnishings, and supplie			
39.	Examples: Business-related computers, softw	are, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices

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Deb	tor 1 Brandy	Terry Case number (if known)		
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	No No Describe			
	Yes. Describe			
42.	Interests in partnersh	nips or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity: % of ownership:		
	information about			
	them		-	
43. (Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists i	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	— No			
	Yes. Desc	vrihe		
	163. 2630			
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific		<u> </u>	
	information			
				
45. A	dd the dollar value of a	all of your entries from Part 5, including any entries for pages you have attached		
for Pa	art 5. Write that numbe	er here		
	Describe Any F	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.		
Part		n interest in farmland, list it in Part 1.		
46.	Do you own or have a	any legal or equitable interest in any farm- or commercial fishing-related property?		
	- No. 0 - 1 - B - 1 - 7	,	Current value of the	
	No. Go to Part 7.		portion you own?	
	Yes. Go to line 47.		Do not deduct secure or exemptions	d claims
47.	Farm animals		S. S.Omptono	
	Examples: Livestock, p	oultry, farm-raised fish		
	 No			
	Yes. Describe			

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Debt	tor 1 Brandy First Name		erry (Case number (if known)	
48.					
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
			at almost Pat		
51.		rcial fishing-related property you did n	ot aiready list		
	✓ No Yes. Describe				
		l of your entries from Part 6, including		have attached	
				_	
Part '		perty You Own or Have an Intere		List Above	
53.		perty of any kind you did not already lises, country club membership	st?		
	✓ No				
	Yes. Give specific information				
	imormation				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. F		, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$10000.00		
57. P	art 3: Total personal an	d household items, line 15	\$1750.00		
58. P	art 4: Total financial as	sets, line 36	\$110.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$11860.00	Copy personal property total ▶	+ \$11860.00
					\$11860.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			· · · · · · · · · · · · · · · · · · ·

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Debtor 1	Brandy		Terry
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			
(II KIIOWII)			
Official	Form 106C		
	1 () ()()()		
rinciai	1000		

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt							
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
	You are claiming state and federal r	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: LINCOLN MKZ, 2008, 2008 LINCOLN MKZ	\$10,000.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Line from Schedule A/B: 03		applicable statutory limit						
	Brief description:	\$90.00	7	735 ILCS 5/12-1001(b)					
	Checking account, US BANK		100% of fair market value, up to any	_					
	Line from Schedule A/B: 17		applicable statutory limit						
3.	✓ No	ry 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?						

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Debtor 1 Brandy Terry Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$20.00 description: **✓** \$20.00 Savings account, 100% of fair market value, up to any CHICAGO PATROLMAN'S FCU applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** Checking account, 100% of fair market value, up to any **BANK OF AMERICA** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, BANK 100% of fair market value, up to any OF AMERICA applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1006 \$0.00 description: **✓** \$0 Pension plan, CTA 100% of fair market value, up to any **PENSION** applicable statutory limit Line from Schedule A/B: 21 Brief 735 ILCS 5/12-1001(a) \$350.00 description: **✓** \$350.00 **USED CLOTHING** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$650.00 description: **✓** \$0 **USED FURNITURE** 100% of fair market value, up to any Line from

applicable statutory limit

applicable statutory limit

\$750.00

100% of fair market value, up to any

\$750.00

Schedule A/B:

description:

Line from

Schedule A/B:

Brief

06

07

USED ELECTRONICS

735 ILCS 5/12-1001(b)

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Fill in	this information to identify your ca	se:				
Debto	or 1 Prondy		Torne			
Debto	or 1 Brandy First Name	Middle Name	Terry Last Name			
Debto						
(Spous	se, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)		(Grand)			
Off	icial Form 106D					Check if this is a amended filing
Scl	hedule D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people	are filing together, both are equa	ally responsible for s	upplying correct info	
	space is needed, copy the Additio and case number (if known).	onal Page, fill it out, num	ber the entries, and attach it to t	his form. On the top	of any additional pag	ges, write your
	Do any creditors have claims se	ecured by your property	ı?			
	•		ith your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information		,	- · · · · · · · · · · · · · · · · · · ·		
Part						
2.	List all secured claims. If a credit	tor has more than one secu	red claim. list the creditor	Column A	Column B	Column C
	separately for each claim. If more th	nan one creditor has a parti	cular claim, list the other creditors	Amount of claim	Value of	Unsecured
	in Part 2. As much as possible, list name.	the claims in alphabetical o	rder according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	PRESTIGE FINANCIAL SVC	Danadha tha wasaasii. t	ibat assumes the eleium	\$14,095.00	\$10,000.00	\$4,095.00
	Creditor's Name	Describe the property t	that secures the claim:	ψ,σσσ.σσ	Ψ.ο,οοο.οο	<u> </u>
	1420 S 500 W Number Street	072 Automobile As of the date you file,	the claim is: Check all that apply.			
		Contingent				
	SALT LAKE CITY UT 84115	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all	that apply.			
	Debtor 2 only		nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	······································			
	At least one of the debtors	Statutory lien (such a	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ht to offset)			
	Date debt was 10/1/2012 incurred	Last 4 digits of accoun	t number0611			
2.2	Simple Finance Creditor's Name	Describe the property t	that secures the claim:	\$2,000.00	\$650.00	\$1,350.00
	1225 Fort Union Blvd #300	furniture				
	Number Street		the claim is: Check all that apply.			
		Contingent				
	Midvale UT 84047 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all				
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you m	nade (such as mortgage or secured			
	At least one of the debtors	Statutory lien (such a	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ht to offset)			
	Date debt was incurred	Last 4 digits of accoun	t number			
	Add the dollar value of y here:	your entries in Column A	on this page. Write that number	\$16,095.00		

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		Do	cument Page 2	.3 OT 70			
Fill in this info	rmation to identify your case:						
Debtor 1	Brandy		Terry				
D 1	First Name Midd	dle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name Midd	dle Name	Last Name				
United States	Bankruptcy Court for the: Northern		District of Illinois				
			(State)	_			
Case number (If known)							
Official F	orm 106E/F				Chec	ck if this is an	amended filing
	ule E/F: Creditors	Who	Have Unsec	urad Claims			
	te and accurate as possible. Use Part						12/15
Form 106A/B) claims that ar the entries in known).	any executory contracts or unexpired and on Schedule G: Executory Contra e listed in Schedule D: Creditors Who the boxes on the left. Attach the Contract All of Your PRIORITY Unsecured	acts and Un Hold Claim tinuation Pa	expired Leases (Official For s Secured by Property. If m	rm 106G). Do not include a lore space is needed, copy	any creditors / the Part yo	s with partial u need, fill it	lly secured out, number
	creditors have priority unsecured clair		ou?				
_	Go to Part 2.						
✓ Yes							
listed, ide As much Continua	of your priority unsecured claims. If a centify what type of claim it is. If a claim hat as possible, list the claims in alphabetica ation Page of Part 1. If more than one creexplanation of each type of claim, see the	as both priori al order accor ditor holds a	ty and nonpriority amounts, I ding to the creditor's name. I particular claim, list the other	list that claim here and show If you have more than two p creditors in Part 3.	both priority	and nonprior	ity amounts.
					Total claim	Priority amount	Nonpriority amount
	Bankruptcy Section	_	Last 4 digits of account nu	mber	\$530.00	\$530.00	\$0.00
	Creditor's Name 64338		When was the debt incurre				
Numbe			As of the date you file, the	claim is: Check all that			
			apply.	oranii is. Oricon dii tridi			
Chicago	o Illinois 60664		Contingent				
City	State Zip Coo	de	Unliquidated				
	curred the debt? Check one. btor 1 only		Disputed				
	btor 2 only	•	Type of PRIORITY unsecure	ed claim:			
	btor 1 and Debtor 2 only		Domestic support obligation	tions			
	least one of the debtors and another		Taxes and certain other of	debts you owe the			
		الماماء بدائ	government Claims for death or person	onal injury while you were			
	eck if this claim relates to a commun	iity aebt	intoxicated				
is the d	claim subject to offset?		Other. Specify				

✓ No Yes

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Debte	or 1		erry	Case number (if known)	
			ast Name		_
Part	2:	List All of Your NONPRIORITY Unsecured Claims	;		
Į	Do 8	any creditors have nonpriority unsecured claims against y No. You have nothing to report in this part. Submit this for Yes.		e court with your other schedules.	
t I	unse If m	ecured claim, list the creditor separately for each claim. For each	h claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	No	merica's Financial Choice, Inc. Corporate propriority Creditor's Name		Last 4 digits of account number	\$520.00
		415 W. 22nd Street umber Street		When was the debt incurred?n/a	
	_			As of the date you file, the claim is: Check all that apply. Contingent	
	_	ak Brook Illinois 60523		Unliquidated	
	Ci W	ty State Zip Code ho incurred the debt? Check one.		Disputed	
	Ÿ	T Dalata and a sola		Type of NONPRIORITY unsecured claim:	
	Ē	Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
		Check if this claim relates to a community debt		Other. Specify unsecured	
	ls •	the claim subject to offset? No Yes			
4.0		-			0.105.00
4.2	No	RMOR SYSTEMS CO Conpriority Creditor's Name ON KIEFER DR STE 1		Last 4 digits of account number 0778 When was the debt incurred? 5/1/2015	\$105.00
	_	umber Street			
				As of the date you file, the claim is: Check all that apply.	
	ΖI	ON Illinois 60099		Contingent	
	Ci			Unliquidated	
		ho incurred the debt? Check one. Debtor 1 only		Disputed	
	Ľ	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	L	_		Student loans	
	L	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a community debt		debts	
	Is •	the claim subject to offset? No		Other. Specify PAYMENT DATA	
1		Yes			*
4.3		RMOR SYSTEMS CO conpriority Creditor's Name		Last 4 digits of account number0114	\$100.00
	17	700 KIEFER DR STE 1		When was the debt incurred? 2/1/2015	
	Nı	umber Street		As of the date you file, the claim is: Check all that apply. Contingent	
	ZI	ON Illinois 60099		=	
	Ci W	ty State Zip Code ho incurred the debt? Check one.		Unliquidated Disputed	
	~	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
	Ē	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	Ê	At least one of the debtors and another		divorce that you did not report as priority claims	
	F	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	∟ Is	the claim subject to offset?		001 Collection; Collecting for	
	<u>-</u>	No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	- 1 -	Yes			

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Terry Debtor 1 Brandy Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CRE GROUP \$1 156 00

4.4	Nanaviarity Craditaria Nama	 Last 4 digits of account number 4339 	\$1,150.00
	Nonpriority Creditor's Name 131 TOWE PARK DR SUITE 1	When was the debt incurred? 11/1/2016	
	Number Street WATERLOO lowa 50702	As of the date you file, the claim is: Check all that apply. Contingent	
	WATERLOO Iowa 50702 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: AT T	
	✓ No	Other. Specify PRIMARY MOBILITY IRU	
	Yes		
4.5	CHGOPATRL CU	- Last 4 digits of account number 0011 -	\$1,469.00
	Nonpriority Creditor's Name 203 N WABASH	When was the debt incurred? 8/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60601 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.6	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name	- Last 4 digits of account number	\$600.00
	Department of Revenue - PO Box 88292	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify unsecured	
	Is the claim subject to offset?	_	
	<u>✓</u> No		
	Yes		

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Debtor 1 Brandy Terry Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ENHANCED RECOVERY CO L \$448.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 3/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes JEFFERSON CAPITAL SYST \$814.00 Last 4 digits of account number 2003 Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? 10/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT CLOUD 56303 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt VERIZON Other. Specify ___ Is the claim subject to offset? **✓** No Yes Loyola Univeristy Health Systems 4.9 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2160 S. First Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60153 Maywood City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Notice Only

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Debtor 1 Brandy Terry Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$63.00 Last 4 digits of account number Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 When was the debt incurred? 9/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE Illinois 60068 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL Other. Specify _ PAYMENT DATA Yes 4.11 Swedish Covenant Hospital \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 5145 North California Avenue When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60625 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes 4.12 Tietzer, Gregory \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3318 W Foster Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60625 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Brandy Terry Case number (if known)

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6.

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.

Add the amounts for each type of unsecured claim.

	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$530.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$530.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	J\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,275.00
	6j. Total. Add lines 6f through 6i.	6j.	\$6,275.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Brandy		Terry	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1 TriView Property Name			Residential Lease, Debtor is Lessee, Residential lease
2211 N Elston /	Ave Ste 301		
Number	Street		
Chicago	Illinois	60614	
City	State	Zip Code	

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Debtor 1 Brandy Terry First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known)	
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known)	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known)	
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known)	
Case number ((f known)	
Case number (If known)	
(If known)	
Che	
	eck if this is an
	ended filing
Official Form 106H	
Cala aduda II. Varus Ca dalatawa	
Schedule H: Your Codebtors	12/15
the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case n known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes	umber (if
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	, California,
No. Go to line 3.	
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?	
No	
Yes. In which community state or territory did you live? Fill in the name and current address of that person.	
Name of your spouse, former spouse, or legal equivalent	
Number Street	
City State Zip Code	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		_			3			
Fill in this info	ormation to identify	your case:						
Debtor 1	Brandy		Terry					
	First Name	Middle Name	Last N	lame)	- Che	eck if this is:	
Debtor 2		N. C. I. I. N. I.					An amended filing	
(Spouse, if filing)	First Name	Middle Name	Last N	lame	•		-	tion chanter 1
United States B the:	Bankruptcy Court for	Northern	_ District of Illi	inois State			A supplement showing post-peti expenses as of the following date	
Case number						_	MM / DD / \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
(If known)							MM / DD / YYYY	
Official F	orm 106I							
Schedule	e I: Your In	come						12/1
information ab spouse. If mor number (if kno	oout your spouse. I	f you are separated and , attach a separate she y question.	d your spou	se is	not filing	with you, do	r spouse is living with you, ir not include information abo ional pages, write your name	ut your
			Debtor 1				Debtor 2	
 Fill in your information 								
If you have	more than one job,	Employment status	✓ Employed		Employed			
information	arate page with about additional		Not Er	Not Employed			Not Employed	
employers.		Occupation					_	
self-employe	time, seasonal, or ed work.	Employer's name	Chicago Transit Authority 567 West Lake Street Number Street					
•	may include student ker, if it applies.	Employer's address					Number Street	
			Chicago City		Illinois State	60661 Zip Code	City State	Zip Code
		How long employed there?				p		,
Part 2: Give	e Details About N	Nonthly Income						
spouse unless	you are separated.	-	•			•	write \$0 in the space. Include you	
	attach a separate she					ebtor 1	For Debtor 2 or	,
		ary, and commissions (befo		2.	_	\$5,091.17	non-filing spouse	
deduction be.	s.) If not paid monthly	, calculate what the monthly	wage would					
3. Estimate	and list monthly over	rtime pay.		3.		+ \$0.00		
4. Calculate	e gross income. Add li	ne 2 + line 3.		4.		\$5,091.17		

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Debtor 1Br	· ·	erry	Case numbe	er <i>(if</i>	
Fire	st Name Middle Name Li	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line	4 here	→ 4.	\$5,091.17		
	ayroll deductions:				
5a. Tax,	Medicare, and Social Security deductions	5a.	\$513.65		
5b. Man	datory contributions for retirement plans	5b.	\$0.00		
5c. Volui	ntary contributions for retirement plans	5c.	\$0.00		
5d. Req u	uired repayments of retirement fund loans	5d.	\$0.00		
5e. Insur	rance	5e.	\$371.35		
5f. Dom e	estic support obligations	5f.	\$0.00	·	
5g. Unio	n dues	5g.	\$914.53		
5h. Othe	er deductions. Specify:	5h. +	\$0.00 +	- <u> </u>	
6. Add the 1 +5h.	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$1,799.53		
7. Calculate	e total monthly take-home pay. Subtract line 6 from line	4. 7.	\$3,291.64		
	ther income regularly received:				
busir	ncome from rental property and from operating a ness, profession, or farm h a statement for each property and business showing				
gross	receipts, ordinary and necessary business expenses, and otal monthly net income.	8a.	\$0.00		
8b. Inter	est and dividends	8b.	\$0.00		
	ly support payments that you, a non-filing spouse, or a ndent regularly receive	ı			
divor	de alimony, spousal support, child support, maintenance, ce settlement, and property settlement.	8c.	\$300.00		
	nployment compensation	8d.	\$0.00		
	al Security	8e.	\$0.00		
Includ cash : under	r government assistance that you regularly receive de cash assistance and the value (if known) of any non-assistance that you receive, such as food stamps (benefits the Supplemental Nutrition Assistance Program) or ng subsidies fy:	8f.	\$0.00		
8a Pens	sion or retirement income	8g.	\$0.00		
	er monthly income. Specify:	8h. +	\$0.00 +		
	ther income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$300.00		
	e monthly income. Add line 7 + line 9. entries in line 10 for Debtor 1 and Debtor 2 or non-filing spreads	10. ouse	\$3,591.64	=	\$3,591.64
Include of	I other regular contributions to the expenses that you contributions from an unmarried partner, members of your by relatives. I clude any amounts already included in lines 2-10 or amou	nousehold, your d	ependents, your roomi		
Specify:	and any amounts around mondou in into 2 10 of amou	and die not av	and to pay expenses	11	+ \$0.00
					
	amount in the last column of line 10 to the amount in tamount on the Summary of Schedules and Statistical Sun				\$3,591.64
					Combined monthly income
	expect an increase or decrease within the year after y	ou file this form?			
✓ No.					
Yes	Explain:				

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		Docu	ment Page 33 of 70)	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Brandy First Name	Middle Name	Terry Last Name		
Debtor 2	1 iist ivaiiic	Wildele Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
	Bankruptcy Court for	r the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	
	Form 106 e J: Your E				12/15
Be as complete information. If (if known). Ans	e and accurate as	possible. If two married people and ded, attach another sheet to this n.			
1. Is this a join	nt case?				
	o to line 2	n a separate household?			
	¬ No	и обранию положно			
L	_	on the Official Forms 400 LO. Forms		10	
L		ust file Official Forms 106J-2, <i>Expen</i>	ises for Separate Housenoid of Debi	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 6 years	Does dependent live with you? No.
			Office	_ o youro	Yes.
	penses include f people other	✓ No			
yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ongo	oing Monthly Expenses			
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
	•	non-cash government assistance ided it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		\$1,250.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Brandy Terry Case number (if known)
First Name Middle Name Last Name

riist Naine iviidule Naine Last Naine		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$345.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$600.00
8. Childcare and children's education costs	8.	\$300.00
9. Clothing, laundry, and dry cleaning	9.	\$95.00
10. Personal care products and services	10.	\$105.00
11. Medical and dental expenses	11.	\$100.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$121.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	om	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
• • • •	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your II 20a. Mortgages on other property	20а	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
		
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Bran			Terry	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expenses	5.				\$3,216.00
	nes 4 through 21.					\$0.00
	` .	,,	from Official Form 106J-2			\$3,216.00
22c. Add li	ne 22a and 22b. The resu	ult is your monthly expe	enses.		22.	
23. Calculate	your monthly net incom	ne.				
23a. Copy	line 12 (your combined n	nonthly income) from S	Schedule I.		23a	\$3,591.64
23b. Copy	your monthly expenses f	rom line 22 above.			23b	\$3,216.00
	act your monthly expenses from your monthly incom-		icome.			\$375.64
The r	esult is your monthly net	income.			23c	
			oan within the year or do y nodification to the terms of			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Brandy		Terry
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number (If known)			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below			
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?		
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and		
	that they are true and correct.		
×	/s/ Brandy Terry	x	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 2/3/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Fill i	n this ir	nformation	to identify your o	case:					
Deb	tor 1	Brand	,		Terry				
Deb	tor 2	First N	lame	Middle	Name Last Na	ame			
(Spo	use, if filin	ng) First N	lame	Middle	Name Last Na	ame	•		
Unit	ed State	es Bankrupt	cy Court for the:	Northern	District of Illi	nois tate)			
Case (If kno	e numb	per			, c	- Late)			
			107						Check if this is a
<u>Ot</u>	TICIE	ai Forr	n 107						amended filing
Sta	atem	nent of	Financia	al Affairs	for Individuals	Filing fo	r Bankru	ıptcy	12/1
info	rmatio	n. If more		ed, attach a sep	narried people are filin parate sheet to this for				
Par	t 1: G	ive Detai	ls About Your	Marital Status	and Where You Live	ed Before			
1.	What	t is your cu	rrent marital st	atus?					
		Married							
		Not marrie	d						
2.	Durir	ng the last	3 years, have y	ou lived anywher	e other than where you	live now?			
		No							
		Yes. List all	of the places ye	ou lived in the las	st 3 years. Do not includ	e where you live	now.		
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
		Number Str	eet		From	Number Stre	eet		From
				_	То				То
	,	City	State	Zip Code		City	State	Zip Code	
						Same a	s Debtor 1		Same as Debtor 1
	•			_	From				From
		Number Str	eet		To	Number Stre	eet		To
		City	State	Zip Code		City	State	Zip Code	
3.					pouse or legal equivale			- '	
			de Arizona, Calif	ornia, Idaho, Loui	siana, Nevada, New Mexid	co, Puerto Rico, Te	exas, Washingto	on, and Wisconsin.)	
	No No		ure vou fill out S	chedule H. Vour	Codebtors (Official For	m 106H)			
	⊔ ''	ITIGINO 5	5 ,554 1111 541 6	55GGIS 11. 10UI		1001.1,1			

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Debtor 1 Brandy Terry Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$8375.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$67000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$67000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. Child Support \$300.00 From January 1 of current year until the date you filed for bankruptcy: Est. Child Support \$3,600.00 For last calendar year: (January 1 to December 31, 2016 Est. Child Support \$3,600.00 For the calendar year before that: (January 1 to December 31, 2015

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Terry Debtor 1 Brandy Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Brandy			Te	erry	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi orp ge	ders include your porations of whicl	relatives; and you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; part , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
√	No						
	Yes. List all pay	ments to	an insider.	5			D (")
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name		_				
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Brandy Terry Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Brandy		Terry	Case number (if known)	ı	
		First Name	Middle Name	Last Name			
11.		thin 90 days before you fil counts or refuse to make			ank or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
		'		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account n	lumber: XXXX-		
12	Wi+I	City State	Zip Code	v of your property in the r	possession of an assignee fo	or the benefit of a	ereditors a court-
12.		pointed receiver, a custod		y or your property in the p	ossession of an assignee to	in the benefit of	neditors, a court-
		No Yes					
Part	5:	List Certain Gifts and	Contributions				
13.				ou give any gifts with a to	otal value of more than \$600) per person?	
	✓	4					
		Yes. Fill in the details for	r each gift.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	DU				
		Person to Whom You Gav	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	ou				

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otor 1	Brandy	Terry Case number (i	I KNOWN)	
	First Name Middle Name	Last Name		
Wit	thin 2 years before you filed for bankruptcy, d	lid you give any gifts or contributions with a total va	lue of more than \$600	to any charity?
	l No			
✓				
	Yes. Fill in the details for each gift or contribu	ution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Booting maryou continuated	contributed	Taluo
	mar total more than \$000		00	
	Charity's Name			
	Number Street	-		
	110.11.20.			
	City State Zip Code	-		
+ 6.	List Certain Losses			
gar ✓	nbling? No Yes. Fill in the details.			
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule.	loss	Value of property lost
		A/B: Property.		
Wit	out seeking bankruptcy or preparing a bankru			anyone you consulte
Wit	thin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No			anyone you consulte
Wit	thin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers,	uptcy petition?		anyone you consulte
Wit	thin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? , or credit counseling agencies for services required in yo	our bankruptcy.	
Wit	thin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? The provided representation of the provided required in your credit counseling agencies for services agencies for a service counseling agencies for a serv	our bankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? , or credit counseling agencies for services required in yo	Date payment or transfer	
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attomeys, bankruptcy petition preparers, No Yes. Fill in the details.	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.	uptcy petition? The provided representation of the provided required in your credit counseling agencies for services agencies for a service counseling agencies for a serv	Date payment or transfer	Amount of
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
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Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankrulude any attorneys, bankruptcy petition preparers. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, did but seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptcy, dict seeking bankruptcy or preparing a bankruptde any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ptcy petition? , or credit counseling agencies for services required in your credit counseling agencies for services agency counseling agencies for services agency counseling agenc	Date payment or transfer was made	Amount of payment

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Debto	r 1 Brandy	Terry	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, dhelp you deal with your creditors or to make part on the part of t	ayments to your creditors?	ur behalf pay or transfer any property to a	nyone who promised to
[[No Yes. Fill in the details.			
•		Description and value of an transferred	py property Date payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
	City State Zip Code			
t Ii	Within 2 years before you filed for bankruptcy, the ordinary course of your business or financial include both outright transfers and transfers made and transfers that you have already listed on this story. No Yes. Fill in the details.	al affairs? as security (such as the granting of a		
		Description and value of an property transferred	Describe any property or payments received or debts pain exchange	Date aid transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
b	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection devices.) V	, did you transfer any property to a	self-settled trust or similar device of whic	ch you are a
[Yes. Fill in the details.	Description and value of t	he property transferred	Date transfer was made
	Name of trust			

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Terry Debtor 1 Brandy Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Brandy Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Brandy			Ter		C	ase number (i	f known)		
		First Name	N	liddle Name	Las	st Name					
26.		e you been a party	y in any judicia	al or administra	ative procee	∍ding under	any environm	ental law? In	nclude settlement	ts and orders	S.
		No Yes. Fill in the det	ails.								
				•	Court or age	ency		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number		 	NumberStree	et .		-			On appeal
				Ō	City	State	Zip Code	-			Concluded
Par	t 11:	Give Details Ab	oout Your Bu	siness or Co	nnections	to Any Bu	siness				
27.	With	A member of A partner in a An officer, dir	etor or self-em a limited liabil a partnership rector, or man at least 5% of	aployed in a tra ity company (L aging executive the voting or ed Go to Part 12.	de, professi LC) or limite e of a corpo quity securit	sion, or other ed liability pa oration ties of a corp	r activity, either artnership (LLP poration	full-time or p		y business?	
							ure of the busin	ness	Employer Ident include Social		
		Rusiness Name Number Street City	State	Zip Code	Name	of account:	ant or bookkeε	eper	Dates business From		
					Descr	ibe the natu	ure of the busin	ness	Employer Identinclude Social		
		Business Name			-				EIN:		
		Number Street			– Name	of account	ant or bookkee	eper	Dates business	s existed	
		City	State	Zip Code					From	_ To	
					Descr	ibe the natu	ure of the busin	ness	Employer Identi include Social		
		Business Name			-				EIN:		
		Number Street			– Name	of account	ant or bookkee	eper	Dates business	s existed	
		City	State	Zip Code	-				From	To	<u> </u>

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Deb	tor 1	Brandy			Terry	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	_	
		- City	State	Zip Code		
Par	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can	erstand that result in fine	making a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Brandy Terry ure of Debtor	1		Signature of Debtor 2
		Oigitate	are or Bobier			Date
		Date	2/3/2017			Date
	Did v	ou attach addition	al pages to '	our Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ ¹	lo ′es	an pages to			
ı	Did y	ou pay or agree to	pay someon	e who is not an at	torney to help you fill out	pankruptcy forms?
١,					- · ·	• •
	_	lo				All all the Books are Builting Books and Mail's
	Ш `	es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Brandy Terry	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contact of the debtor	of the petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have received		\$350.0
	Balance Due		\$3,650.0
2	2. The source of the compensation paid to me was:		
	✓ Debtor Other (s	pecify)	
3	3. The source of the compensation paid to me is:		
	Debtor Other (s	pecify)	
4	I have not agreed to share the above-disclosed compermembers and associates of my law firm.	ensation with any other person unless the	y are
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the athe people sharing in the compensation, is attached.		
5	 In return for the above-disclosed fee, I have agreed to rend a. Analysis of the debtor's financial situation, and ren bankruptcy; 		
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may b	e required;
	c. Representation of the debtor at the meeting of cred	ditors and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in adversary proceedi	ngs and other contested bankruptcy matt	ers;
6	s. By agreement with the debtor(s), the above-disclosed fee o	does not include the following services:	

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B 203 (12/94)

CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
2/3/2017	/s/ Corey Walters				
Date	Signature of Attorney				
	Semrad Law Firm				
	Name of law firm				

B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re_	Brandy Terry	Case No.						
	Debtor		(If known)					
		Chapter	Chapter 13					
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FO	OR DEBTOI	₹				
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify compensation paid to me within one year before the filing of the prendered or to be rendered on behalf of the debtor(s) in contemplation.	that I am the attorney for the above	venamed debtor(s) a	nd that				
	For legal services, I have agreed to accept		والمناه والمنا	\$4,000.00				
	Prior to the filing of this statement I have received		A CONTROL OF THE PROPERTY OF T	\$350.00				
	Balance Due			\$3,650.00				
2.	The source of the compensation paid to me was:		<i> </i>					
	Debtor Other (specify)							
3.	The source of the compensation paid to me is:			i				
	Debtor Other (specify)							
4.	I have not agreed to share the above-disclosed compensation members and associates of my law firm.	with any other person unless they a	are					
	I have agreed to share the above-disclosed compensation with members or associates of my law firm. A copy of the agreemen the people sharing in the compensation, is attached.	a other person or persons who are t, together with a list of the names	e not of					
5.	In return for the above-disclosed fee, I have agreed to render legal s a. Analysis of the debtor's financial situation, and rendering ac bankruptcy;	service for all aspects of the bankru dvice to the debtor in determining v	ptcy case, including whether to file a pet	g: ition in				
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;							
	c. Representation of the debtor at the meeting of creditors and			ereof:				
	d. Representation of the debtor in adversary proceedings and			•				
6.	By agreement with the debtor(s), the above-disclosed fee does not i							



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B 203 (12/94)

	CERTIFICATION
I certify that the foregoing is a condebtor(s) in this bankruptcy proceeding	nplete statement of any agreement or arrangement for payment to me for representation of the gs.
2/2/2017	/s/ Corey Walters
Date	Signature of Attorney
	Semrad Law Firm
	Name of law firm



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- I. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/2/2017		
Signed:			
/s/ Bran	idy Terry		
12	May	0	- Anna Carlotte Commence of the Carlotte Comme
Debtor(. /		

/s/ Corey Walters
Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee	
+	\$550	administrative fee	
	\$1,717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Terry, Brandy Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Tł knowledge		y that the attached list of creditors is tr	rue and correct to the best of their		
Date:	2/3/2017	/s/ Terry, Brandy Terry, Brandy Signature of Del			

PRESTIGE FINANCIAL SVC 1420 S 500 W SALT LAKE CITY, UT, 84115

CHGOPATRL CU 203 N WABASH CHICAGO, IL, 60601

CBE GROUP 131 TOWE PARK DR SUITE 1 WATERLOO, IA, 50702

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION, IL, 60099

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

Simple Finance 1225 Fort Union Blvd #300 Midvale, UT, 84047

America's Financial Choice, Inc. Corporate 1415 W. 22nd Street Oak Brook, IL, 60523

Loyola Univeristy Health Systems 2160 S. First Ave Maywood, IL, 60153

Swedish Covenant Hospital 5145 North California Avenue Chicago, IL, 60625 Tietzer, Gregory 3318 W Foster Ave Chicago, IL, 60625

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

IDOR-Bankruptcy Section PO Box 64338 Chicago, IL, 60664

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CONSTRUCTION OF THE PROPERTY O					
Fill in this infor	mation to identify your	case:			
Debtor 1	Brandy		Terry		
Debtor 2	First Name	Middle Name	Last Name	-	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the	: Northern [District of Illinois		
Case number			(State)	•	
(if known)				w .	
Official	Form 106D	ec		-	Check if this is an amended filing
Declarat	ion About an	Individual Debto	r's Schedules		12/15
If two married	people are filing toget	her, both are equally responsi	ble for supplying correct in	iformation.	
Parts P Sign		neone who is NOT an attorney	to help you fill out bankru	otcy forms?	halanageoloogidoonintiidiidiintiikid kalanta sayaanaan arasta oluu waxaa kalanta ka
D Yes.	Name of person		Attach Bankruptcy Petit Signature (Official Form	tion Preparer's Notice, Declaration, and n 119).	
Under per that they /s/ Brand Signature of	are true and correct. ly Terry	re that I have read the summa	ary and schedules filed with		
Date 2/2/2 MM/	2017 /DD/YYYY		Date MM/D	D/YYYY	



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Debtor 1			Terry	Case number ((known)
	First Name	Middle Name	Last Name	
28. Will cre	thin 2 years before you editors, or other parties. No Yes. Fill in the details be		rou give a financial state:	ment to anyone about your business? Include all financial institutions,
	in the state of th		Date issued	
The comments of	Name		MM/DD/YYYY	
	Number Street			
	City Sta	ate Zip Code	_	•
		are Zip Code		
Part 12:	Sign Below	XX		
true	nkruptcy case can resul	t in fines up to \$250,000, by Terry	stement, concealing pro-	iments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor Y		Signature of Debtor 2
	Date 2/2/20	017		Date
Did v	ou attach additional pa	ges to Your Statement of	Financial Affaire for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Minusiana .	No.	ges is that distollished	THUILDING MIGHT TO MY	videals Friding for Bankruptcy (Official Form 107)?
Dennois	Yes			
Did y	ou pay or agree to pay s	someone who is not an at	torney to help you fill ou	t bankruptcy forms?
bradester .	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119),

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Terry, Brandy	Const.	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MA	TRIX
Th knowledge	ne above named Debtors hereby ver o.	ify that the attached list of creditors is	true and correct to the best of their
Date:	2/2/2017	/s/ Terry, Brandy Terry, Brandy Signature of De	may The

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Debtor 1	Brandy First Name	Middle Name	Terry Last Name	Case number (if known)
Part 4:	Sign Below			
By sign	ing here, under penalty of perjury	you declare that the infor	mation on this statemer	nt and in any attachments is true and correct.
x /s/	Brandy Terry		x //	m. Ce
Signa	ature of Debtor 1		Sigr	nature of Debtor 2
Date	2/2/2017 MM/DD/YYYY		Date	2-2-2017 MM/DD/YYYY

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Debt	or 1 Brandy		Теггу	Case nu	ımber (if known)	
	First Name	Middle Name	Last Name			
16.	Calculate the median family		u. Follow these ste	ps:		
	16a. Fill in the state in which ye	ou live.	Illinois	news.		
	16b. Fill in the number of peop	ole in your househo <u>ld, s</u>	2	 .		
	16c. Fill in the median family in household using the link specified in		To fi	nd a list of applicable i	median income amounts, go online at the bankruptcy clerk's office.	\$65,659.00
17.	How do the lines compare?	,		Tray also be available.	at the banking tell state.	
	17a. Line 15b is less than under 11 U.S.C. § 13	or equal to line 16c, On the 325(b)(3), Go to Part 3. Do I	top of page 1 of th NOT fill out <i>Calcula</i>	ris form, check box 1, ation of Disposable Inc	Disposable income is not determined come (Official Form 122C-2).	
	U.S.C. § 1325(b)(3).	n line 16c. On the top of pag Go to Part 3 and fill out Ca ant monthly income from line	ilculation of Disp	neck box 2, <i>Disposabi</i> osable Income (Offic	le income is determined under 11 ial Form 122C-2). On line 39 of that	
an:	Calculate Your Comm	itment Period Under 1	U.S.C. §1325(b)(4)		
	Copy your total average mon					\$5,586.44
	commitment period under 11 U	J.S.C. § 1325(b)(4) allows yo	u to deduct part of	e is not filing with you, f your spouse's incom	, and you contend that calculating the ne, copy the amount from line 13.	
	19a. If the marital adjustment d	foes not apply, fill in 0 on line	19a.		•	-\$0.00
	19b. Subtract line 19a from li	ine 18.				\$5,586,44
20.	Calculate your current month	hly income for the year. Fo	llow these steps:			
	20a. Copy line 19b.					\$5,586.44
	Multiply by 12 (the number	er of months in a year).				x 12
	20b. The result is your current r	monthly income for the year t	or this part of the	form.		\$67,037.28
	20c. Copy the median family in	come for your state and size	of household from	i line 16c.		\$65,659.00
21.	How do the lines compare?					
	Line 20b is less than line 20 commitment period is 3 years	0c. Unless otherwise ordered ars. Go to Part 4.	by the court, on the	he top of page 1 of thi	is form, check box 3, The	
	Line 20b is more than or ed 4, The commitment period	qual to line 20c. Unless other is 5 years. Go to Part 4.	wise ordered by th	e court, on the top of	page 1 of this form, check box	
art 4	Sign Below					
	By signing here, I declare u	nder penalty of perjury that th	e information on t	his statement and in a	iny attachments is true and correct.	
	🗶 /s/ Brandy Terry		٤	Prus	(1)	
	Signature of Debtor 1		,	Signature of/Debtor 2	2	
	Date 2/2/2017 MM/DD/YYYY			Date 1 -7 - 7 t MM/DD/YYYY	21-7	
	If you checked 17a, do NOT if you checked 17b, fill out labove.	T fill out or file Form 122C-2. Form 122C-2 and file it with	this form. On line	39 of that form, copy	your current monthly income from line	e 14

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Debtor 1 Brandy First Name	Middle Name	Terry Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	al primarily for a personal ly business debts? Busin investment or through th	, family, or household ess debts are debts the e operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		er any exempt property stribute to unsecured cre	is excluded and administrative ditors?
18. How many creditors do you estimate that you owe?	7 1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Succeed	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pari 78 Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, a correct. If I have chosen to file under C of title 11, United States Code under Chapter 7. If no attorney represents me arout this document, I have obta I request relief in accordance w I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341, /s/ Brandy Terry Signature of Debtor 1	chapter 7, I am aware that I a. I understand the relief avand I did not pay or agree to sined and read the notice r with the chapter of title 11, atement, concealing propercase can result in fines up	may proceed, if eligibly allable under each charmon pay someone who is equired by 11 U.S.C. § United States Code, serty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill 342(b). Specified in this petition. By or property by fraud in sonment for up to 20 years, or
	Executed on 2/2/2017 MM / DI	D / YYYY	Executed on	MM / DD / YYYY